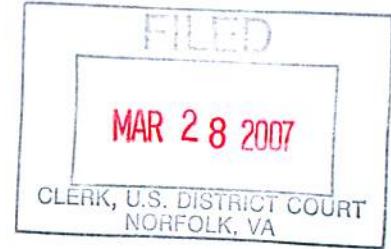


UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF VIRGINIA  
NORFOLK DIVISIONJTH TAX, INC. d/b/a LIBERTY TAX  
SERVICE,

Plaintiff,

Civil No. 2:07 cv 154

v.

NIEN VAN,

Defendant.

**Declaration of Jan Gundran**

Pursuant to 28 U.S.C. § 1746, I, Jan Gundran, having personal knowledge of the facts herein state under oath as follows:

1. I am a Staff Accountant for JTH Tax, Inc. d/b/a Liberty Tax Service [“Liberty”] and have held that position since August 2003.
2. On the date that Liberty Tax terminated Nien Van, March 13, 2007, she owed to Liberty Tax \$21,088.64, of which \$15,776.80 was more than 30 days past due. See attached document.
3. The attached is an accurate Debt Balance spreadsheet as of March 13, 2007.

These spreadsheets are used to show the status of accounts and notes receivable as of the date indicated on such spreadsheet for Nien Van.

4. At no time has Nien Van paid any portion of the \$21,088.64 of delinquent monies owed to Liberty as shown on the attached.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 23<sup>rd</sup> day of March 2007.

  
Jan Gundran

**Nien Van #2747**  
**Debt Balances as of 03/16/07**

**Accounts Receivable**

		Amount over 30 Days		*See attached for detail
		Unpaid Amount	past due	
	\$	15,960.38	\$ 10,774.81	

**Notes Receivable**

Loan#	Unpaid Principal	Unpaid Interest as of		Amount over 30 Days	
		3/16/07		past due	
2747-AR-05	\$ 5,001.99	\$ 1.67	\$ 5,001.99		
2747-OP-04	\$ -	\$ 124.60	\$ -		
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Owed to Liberty		\$ 21,088.64			
Total Over 30 Days Due		<hr/>	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>



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## Loan Delinquency Report By Customer

Liberty Tax Service  
3/15/2007Delinquency Date : 3/13/2007  
Tolerance : \$0.00

Name	Officer	Principal Bal	1-15 Days Principal	16-30 Days Principal	31-60 Days Principal	61-90 Days Principal	Over 90 Days Principal	Total Principal
Customer ID	Branch	Interest Recv	Interest	Interest	Interest	Interest	Interest	Interest
Facility ID	Loan Type	Oldest Due	Late Fee	Late Fee	Late Fee	Late Fee	Late Fee	Late Fee
Loan ID		Oldest Aging	Total	Total	Total	Total	Total	Total
GL Code	Billing Cycle							
Nien Van 2747	Bowerman	\$5,001.99					\$5,001.99	\$5,001.99
AR	4							
2747-AR-05	Maturity	2/28/2006						
1605-AR-RO	Maturity	378					\$5,001.99	\$5,001.99
<b>Grand Totals:</b>		<b>\$5,001.99</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,001.99</b>	<b>\$5,001.99</b>
		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,001.99</b>	<b>\$5,001.99</b>